

(i) polycentric and (ii) tailored to the issue-question. Each of these amendments is clearly supported by page 17, lines 18 to 21 of the original specification.

Applicant's invention, as recited by claims 1 to 34, as amended, addresses and provides useful solutions to problems confronted by persons seeking to make wise decisions in the realm of personal finance and investment. It provides a multi-faceted response to questions posed regarding, e.g., investment strategies that are prudent for the situation of a given person based on his/her circumstances of marriage, net worth, current distribution of assets and liabilities, responsibilities for dependents, and many like factors. This response is polycentric, in that it provides numerous viewpoints (i.e., answer-options) on the topics and issues that have been posed by the issue-question.

In addition to being polycentric, the response is tailored to the issue-question presented. That is to say, the response takes into account many particular circumstances that influence wise financial planning for a given person. By considering these variables when identifying the topic groups and issue-questions, the method called for by present claims 1 to 34, as amended, provides information to a user, viewer, investment advisor, financial planner, or the like, that is specifically directed to their immediate and pressing concerns. This further restriction on or filtering of information provides a highly focused response, which is tailored to the issue-question presented.

Today's ordinary citizen is confronted with an increasingly diverse array of financial investment choices, as well as a need for great self-reliance in providing for one's future, that earlier generations did not face. Applicant has thus designed a method responsive to the needs of persons for assistance in finding wise and prudent approaches to financial planning. Generally stated, the method comprises the steps of (a) identifying a plurality of topics relating to personal investment and finance based upon predetermined criteria; (b) developing and recording a plurality of issue-questions directed to each of the identified personal investment and finance topics; (c) developing and recording an expert opinion for each issue-question; (d) developing and recording a prudent-

investor opinion for each issue-question; (e) selecting a topic; (f) selecting an issue-question directed to the selected topic; and (g) communicating a plurality of answer-options to the selected issue-question. The plurality of answer-options comprise at least one expert opinion and one prudent-investor opinion. They are communicated orally, in writing, or electronically, and provide a response that is polycentric and tailored to the issue-question.

Advantageously, when practicing the method of the invention, the user benefits from the various views of both experts and prudent investors, and can consider the answer-options provided in addressing the specific issue that the user has identified as being important. In addition, the invention may be tailored to a specific user or audience. Through consideration of numerous variables that distinguish a given person's circumstances and present and future responsibilities, such as his/her age, marital status, dependents requiring support, occupation and present and future income prospects, and current assets and liabilities, the method of the present invention serves to (i) identify the topics most important to a specific user; (ii) prioritize these topics; and (iii) develop specific questions directed to each of the prioritized topics. Such a multi-faceted approach, which offers both professional and prudent investor advice, is neither disclosed nor suggested by the cited references.

Claims 1-34 have been rejected under 35 U.S.C. § 103(a) as being unpatentable over US Patent 6,236,975 to Boe et al. in view of US Patent No. 6,480,690 to Ho et al.

Boe et al. discloses a targeted marketing system and method that provide a customer with customer questions, receives responses to the customer questions from the customer, and stores data associated with the responses. The customer is then provided with a feedback page that graphically illustrates data associated with a customer's standing in a selected peer group. The Boe et al. system is further appointed to collect customer data for the benefit of its operator.

Significantly, the Boe et al. system does not provide answers to questions posed by customers, let alone answers that are: (i) specifically tailored to a customer's situation and (ii) polycentric. Rather, in response to demographic information entered by the customer, the system provides merely generic feedback showing how a composite of other persons with similar demographics have arranged their financial affairs. As a result, the customer is not provided with information that reflects either the advice of a knowledgeable financial expert or the experience of known prudent investors. That is to say, a Boe et al. response is neither tailored nor polycentric. At best, the Boe et al. system can act to inform a customer of the average of the financial decisions of others similarly situated, and at worst, it can influence the customer to unwisely "follow the herd."

Recognizing the failure of the Boe et al. system to disclose or suggest the capability of applicants' system to provide multifaceted, tailored answers, the Examiner has pointed to Ho et al., who provide an apparatus and system to teach a user a subject based on his questions. In an embodiment, the Ho et al. system presents study materials and accepts a question from the user. The system responds with presentation of an answer to the question. The system compares the question with one or more questions previously entered by the user to determine his understanding of the subject and to select further study materials appropriate for the user.

The Examiner has stated that Boe et al. teaches a method of providing a user a plurality of answer-options to an issue question and a computer output related to financial planning derived from sources including survey data. He further states that Ho et al. discloses a system to teach a user based on his questions with a rule-based methodology and an expert system database. He indicates that one skilled in the art would be motivated to combine the Boe et al. and Ho et al. disclosures to provide a system that can answer a user based on his questions as enunciated by Ho and which can be applied to financial planning.

Significantly, neither Boe et al. nor Ho et al. discloses or suggests any system in which a user's question is answered with an answer-opinion that comprises both an expert opinion and a

prudent investor opinion. As a result, any system disclosed or suggested by the combination of the Boe et al. and Ho et al. references fails to provide answers to customer questions that are tailored and polycentric, as required by applicants' amended claims 1 – 34. Even less does such a system provide the plurality of answer-opinions that are required by applicants' claims.

The plurality of answer-opinions comprising both expert and prudent-investor views affords a user of applicants' system with a more encompassing and useful basis for financial decision making than any system which provides but a singular opinion. As applicants have noted at page 2, lines 21 to 25, much of the financial advice currently available to the public represents particular viewpoints, and in some cases, viewpoints of those who stand to benefit (e.g. financially) from certain courses of action. Recent, widespread reports of improprieties by some in the financial community have made private investors wary of information sources that represent but a single viewpoint. By way of contrast, applicants' system provides plural answer-opinions in response to user questions, thereby mitigating much skepticism about advice from a single source. Moreover, a user of the present system is freed from having to consult plural sources to obtain plural opinions. Instead, a single interaction more expeditiously provides such plural answers. Adduction of numerous, multifaceted views concerning a given situation provides a composite opinion with increased perspective that affords far greater value to the user than the singular point of view presented using any method disclosed or suggested by the cited references.

Furthermore, Ho et al. does not disclose or suggest the provision of a plurality of answer-opinions to a user question. While in some embodiments (e.g. claims 62 – 63) the Ho et al. system prompts the user with a plurality of responses, the user is intended to select one of the plural responses in order to clarify some aspect of a user's previous inputs. It is respectfully submitted that such plural responses are to be distinguished from the plural answer-opinions provided by applicants' system, all of which are alternatives regarded by at least one expert or prudent-investor as being appropriate in a particular situation.

In view of the amendment to claims 1, 6, 14, 19, 23, 27, and 32 and the foregoing remarks, it is submitted that the present invention as defined by claims 1 – 34, as amended, is not disclosed or anticipated by the combination of Boe et al. and Ho et al.

Accordingly, reconsideration of the rejection under 35 USC 103(a) of claims 1 – 34 over Boe et al. in view of Ho et al. is respectfully requested.

Claims 1 – 34 were rejected under 35 USC 112, second paragraph, for failing to particularly point out and distinctly claim what is regarded as the invention. The Examiner has stated that the claims are too broad and must be narrowed to portray the distinctive characteristics of the invention. Applicants respectfully disagree with this characterization, and maintain that one of ordinary skill in the relevant art would be apprised, in light of the instant specification, of the scope of protection being sought in claims 1 – 34, as amended. Therefore, applicants submit that the present claims fulfill the notice requirement of 35 USC 112, second paragraph.

It is established law that the breadth of claims, *per se*, is not to be equated with indefiniteness thereof. *In re Miller*, 441 F.2d 689, 169 USPQ 597 (CCPA 1971). Applicants respectfully submit that the Examiner has not adduced any evidence that the present claims are unclear or that they recite subject matter that applicants do not intend to claim. Absent such *prima facie* evidence, the invention set forth in the claims must be presumed to be that regarded by applicants as the invention. *In re Moore*, 439 F.2d 1232, 169 USPQ 236 (CCPA 1971) and MPEP 2173, Section I. It is also submitted that the claims are properly supported and enabled by the original specification. As set forth above in connection with the rejection of claims 1 – 34 under 35 USC 103(a), applicants maintain that the claims do not read on any prior art applied.

In view of the amendment to claims 1, 6, 14, 19, 23, 27, and 32 and the foregoing remarks, applicants submit that claims 1 – 34 particularly point out and distinctly claim that which is regarded as the invention and should not be subject to rejection under 35 USC 112, second paragraph.

Accordingly, reconsideration of the rejection of claims 1 – 34 as being unpatentable under 35 USC 112, second paragraph, for failing to particularly point out and distinctly claim what is regarded as the invention is respectfully requested.

In view of the amendments to claims 1, 6, 14, 19, 23, 27, and 32 and the remarks set forth above, it is submitted that the present application is in allowable condition. Reconsideration of the rejection of present claims 1-34 and allowance of this application are, therefore, earnestly solicited.

Respectfully submitted,

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Amended Claims (Version With Markings To Show Changes Made)

CLAIMS

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What is claimed is:

1. A method of providing to a user a plurality of answer-options to an issue-question relating to personal finance and investment, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of:
 - (a) identifying and storing in the memory storage device a plurality of topics relating to personal investment and finance;
 - (b) developing and storing in the memory storage device a plurality of issue-questions directed to each of the stored topics;
 - (c) developing and storing in the memory storage device an expert opinion for each issue-question;
 - (d) developing and storing in the memory storage device a prudent-investor opinion for each issue-question;
 - (e) selecting, by the user via the input device, a topic;
 - (f) selecting, by the user via the input device, an issue-question directed to the selected topic; and
 - (g) providing to the computer output device a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion and forming a response that is polycentric and tailored to said issue-question.

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2. A method as recited by claim 1, wherein said step (a) comprises gathering data relating to personal finance and investment from a plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

3. A method as recited by claim 1, wherein said step (b) comprises gathering data relating to personal finance and investment from a plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

4. A method as recited by claim 1, wherein said step (c) comprises presenting each issue-question to an expert and storing the expert's answer in the memory storage device.

5. A method as recited by claim 1, wherein said step (d) comprises presenting each issue-question to a prudent-investor and storing the prudent-investor's answer in the memory storage device.

6. A method of providing a plurality of answer-options to an issue-question relating to personal investment and finance, said method comprising the steps of:

(a) identifying a plurality of topics relating to personal investment and finance based upon predetermined criteria;

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- (b) developing and recording a plurality of issue-questions directed to each of the identified personal investment and finance topics;
- (c) developing and recording an expert opinion for each issue-question;
- (d) developing and recording a prudent-investor opinion for each issue-question;
- (e) selecting a topic;
- (f) selecting an issue-question directed to the selected topic; and
- (g) communicating a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion and being communicated orally, in writing, or electronically, said answer-options providing a response that is polycentric and tailored to the issue-question.

7. A method as recited by claim 6, wherein said step (a) comprises gathering data relating to personal finance and investment from a plurality of sources including survey data and focus group data.

8. A method as recited by claim 6, wherein said step (b) comprises gathering data relating to personal investment and finance from a plurality of sources including survey data and focus group data.

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9. A method as recited by claim 6, wherein said step (c) comprises presenting each issue-question to an expert.

10. A method as recited by claim 6, wherein said step (d) comprises presenting each issue-question to a prudent-investor.

11. A method as recited by claim 6, wherein said step (g) further comprises broadcasting the plurality of answer-options using a television medium.

12. A method as recited by claim 6, wherein said step (g) further comprises recording the plurality of answer-options on videotape.

13. A method as recited by claim 6, wherein said step (g) further comprises recording the plurality of answer-options on a DVD.

14. A method of providing to a user a program a polycentric information product concerning personal investment and finance, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of:

(a) developing and recording in a database on the memory storage device a first data set containing a plurality of topics relating to personal investment and finance;

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- (b) developing and recording in said database a second data set containing a plurality of issue-questions directed to each of said topics;
- (c) developing and recording in said database a third data set containing an expert opinion for each issue-question;
- (d) developing and recording in said database a fourth data set containing a prudent-investor opinion for each issue-question;
- (e) selecting from said database, by the user via the input device, a topic;
- (f) selecting from said database, by the user via the input device, an issue-question pertinent to at least one selected topic, said selected topic and issue-question comprising a primary information product;
- (g) modifying said primary information product by imposing thereon a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion to thereby produce a polycentric information product tailored to said issue-question; and
- (h) communicating to the user via the computer output device said polycentric information product by oral, written or electronic means.

15. A method as recited by claim 14, wherein said step (a) comprises gathering data relating to personal finance and investment from a

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plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

16. A method as recited by claim 14, wherein said step (b) comprises gathering data relating to personal investment and finance from a plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

17. A method as recited by claim 14, wherein said step (c) comprises presenting each issue-question to an expert and storing the expert's answer in the memory storage device.

18. A method as recited by claim 14, wherein said step (d) comprises presenting each issue-question to a prudent-investor and storing the prudent-investor's answer in the memory storage device.

19. A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion on an issue-question and relating to personal investment and finance, the answer-options, expert opinion, prudent-investor opinion, and issue-questions being stored in a memory storage device of a computer having a processor, an input device, and an output device, said method comprising the steps of:

(a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;

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- (b) constructing an input mask by entering, by the user via the input device, a variable criterion;
- (c) identifying a plurality of issue-questions that satisfy the variable criterion using the input mask;
- (d) identifying a plurality of answer-options to the identified issue-questions; and
- (e) providing to the computer output device the plurality of answer-options, said answer-options providing a response that is polycentric and tailored to said issue-question.

20. A method as recited by claim 19, wherein said step (b) comprises entering, by the user, information specific to the user including the user's investment preferences and geographic location.

21. A method as recited by claim 1, wherein a copy-editor evaluates each answer-option for content, and eliminates those answer-options with the same content, such that only answer-options which contain unique opinions are displayed to the user.

22. A method as recited by claim 1, wherein each answer-option is assigned a content code and wherein more than one answer-option has the same content code, only one of the answer-options with the same content code is selected for display to the user.

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23. A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion on an issue-question and relating to personal investment and finance, the answer-options, expert opinion, prudent-investor opinion, and issue-questions being stored in a memory storage device of a computer having a processor, an input device and an output device, said method comprising the steps of:

- (a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;
- (b) submitting an issue-question in free-form, by the user via the input device;
- (c) editing the issue-question for proper grammar and form;
- (d) constructing a plurality of answer-options to the issue-question, the plurality of answer-options forming a response that is polycentric and tailored to the issue question;
- (e) loading the answer-options into a database;
- (f) notifying the user, via an email message, within a predetermined time period, that the plurality of answer-options are available;
- (g) providing a hyperlink, within the email message, to link the user to a web page, from which the

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user submitted the issue-question, and from which the answer-options can be accessed.

24. A method as recited by claim 1, further including the step of assigning a preference code to each answer-option.

25. A method as recited by claim 1, further including the step of asking the user a series of questions, designed to identify the user's preferences, and assigning to the user a preference code.

26. A method as recited by claim 1, further including the step of filtering the answer-options to the selected issue-question, to include only those answer-options coded with the user's preference code.

27. A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion on an issue-question and relating to personal investment and finance, the answer-options, expert opinion, prudent-investor opinion, and issue-questions being stored in a memory storage device of a computer having a processor, an input device and an output device, said method comprising the steps of:

(a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;

(b) submitting a question in free-form, by the user via the input device;

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(c) attempting to match at least one stored issue-question with the submitted question, using in combination Bayesian inference and information theory; and

(d) where there is a match, providing to the computer output device a plurality of answer-options to the matched issue-question, the plurality of answer-options comprising an expert opinion and one prudent-investor opinion and forming a response that is polycentric and tailored to said issue-question.

28. A method as recited in claim 27 wherein the processor matches the free-form question with the issue-question by identifying a cluster of related words within the free-form question and deriving a probability that a reason for the cluster is the presence of a particular context, the same context that exists within the issue-question.

29. The method as recited in claim 27 wherein no matched issue-question can be identified, further including the steps of:

- (d) constructing a plurality of answer-options to the submitted question;
- (e) loading the answer-options into a database;
- (f) notifying the user, via an email message, within a predetermined time period, that the plurality of answer-options are available; and

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(g) providing a hyperlink, within the email message, to link the user to a web page, from which the user submitted the issue-question, and from which the answer-options can be accessed.

30. A method of providing to a user a plurality of answer-options to an issue-question relating to personal investment and finance, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of:

- (a) identifying and storing in the memory storage device a plurality of topics relating to personal investment and finance;
- (b) developing and storing in the memory storage device a plurality of issue-questions directed to each of the stored topics;
- (c) developing and storing in the memory storage device an expert opinion for each issue-question;
- (d) selecting, by the user via the input device, a topic;
- (e) selecting, by the user via the input device, an issue-question directed to the selected topic; and
- (f) providing to the computer output device a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising a plurality of expert opinions that are substantially diverse and collectively produce a polycentric information product tailored to said issue-question.

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31. A method as recited by claim 1, wherein each answer-option is assigned a content code and wherein more than one answer-option has the same content code, only one of the answer-options with the same content code is selected for display to the user.

32. A method of providing to a user a plurality of answer-options comprised of at least two expert opinions on an issue-question and relating to personal investment and finance, the answer-options, expert opinions, and issue-questions being stored in a memory storage device of a computer having a processor, an input device and an output device, said method comprising the steps of:

- (a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;
- (b) submitting a question in free-form, by the user via the input device;
- (c) attempting to match at least one stored issue-question with the submitted question, using in combination Bayesian inference and information theory; and
- (d) where there is a match, providing to the computer output device a plurality of answer-options to the matched issue-question, the plurality of answer-options comprising at least two expert opinions and forming a response that is polycentric and tailored to said issue-question.

33. A method as recited in claim 32 wherein the processor matches the free-form question with the issue-question by identifying a cluster of related words within the free-form question and deriving a probability that a reason for the cluster is presence of a particular context, the same context that exists within the issue-question.

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34. The method as recited in claim 32 wherein no matched issue-question can be identified, further including the steps of:

(h) constructing a plurality of answer-options to the submitted question;

(i) loading the answer-options into a database;

(j) notifying the user, via an email message, within a predetermined time period, that the plurality of answer-options are available; and providing a hyperlink, within the email message, to link the user to a web page, from which the user submitted the issue-question, and from which the answer-options can be accessed.